

IN RE:  
RICHARD C. WALTERS  
  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
vs.  
No Repondents.

**DEFAULT O/E JAD**

Bankruptcy No. 15-23625-JAD  
  
Chapter 13  
  
Related To Doc. No. 60

**ORDER OF COURT**

AND NOW, this 29th day of December, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
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JEFFERY A. DELLER  
U.S. BANKRUPTCY JUDGE

In re:  
Richard C. Walters  
Debtor(s)

Case No. 15-23625-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 29, 2020

User: nsha  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2020:

Recip ID	Recipient Name and Address
db	+ Richard C. Walters, 2077 Walton Avenue, Pittsburgh, PA 15210-4145
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14116399	Barnes & Noble, c/o Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337
14116405	++++ FNB CONSUMER DISCOUNT, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129 address filed with court:, FNB Consumer Discount, 4313 Walnut Street, Unit 29, McKeesport, PA 15132
14116407	+ Ford Motor Credit Company, c/o Donald S. Mazzotta, Esquire, 700 Fifth Avenue, 2nd Floor, Pittsburgh, PA 15219-3017
14116406	+ Ford Motor Credit Company, 1 American Road, Dearborn, MI 48126-2701
14116408	Lowe's, POB ox 530914, Atlanta, GA 30353-0914
14116409	Navient, PO Box 740351, Atlanta, GA 30374-0351
14177751	+ Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14116411	Wells Fargo Auto Finance, PO Box 29704, Glendale, AZ 85308
14131704	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14167211	+ Wells Fargo Bank, N.A., c/o Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Dept./MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
14173908	+ Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
14116412	Wells Fargo Home Mortgage, P.O. Box 11701, Newark, NJ 07101-4701
14116413	Wells Fargo Visa, PO Box 6412, Carol Stream, IL 60197-6412

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Dec 30 2020 02:36:22	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14165415	+ Email/Text: bncmail@w-legal.com	Dec 30 2020 02:00:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14116400	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 30 2020 02:29:51	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14141235	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 30 2020 02:36:16	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14116403	Email/PDF: creditonebknottifications@resurgent.com	Dec 30 2020 02:24:33	Credit One Master Card, PO Box 60500, City of Industry, CA 91716-0500
14116404	Email/PDF: creditonebknottifications@resurgent.com	Dec 30 2020 02:36:20	Credit One Visa, PO Box 60500, City of Industry, CA 91716-0500
14166469	+ Email/Text: kborkley@bernsteinlaw.com		

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		Dec 30 2020 02:00:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14116401	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 30 2020 02:24:26	Chase Freedom, PO Box 15153, Wilmington, DE 19886
14116402	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 30 2020 02:24:26	Chase Southwest, P. O. Box 15153, Wilmington, DE 19886-5153
14171045	Email/PDF: resurgentbknotifications@resurgent.com	Dec 30 2020 02:24:38	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15051469	Email/Text: camanagement@mtb.com	Dec 30 2020 01:59:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810
14162362	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 30 2020 02:00:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14175510	Email/PDF: pa_dc_claims@navient.com	Dec 30 2020 02:24:35	Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
14116410	Email/PDF: cbp@onemainfinancial.com	Dec 30 2020 02:36:10	One Main Financial, PO Box 183172, Columbus, OH 43218-3172
14175246	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2020 02:36:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14121881	Email/PDF: rmscedi@recoverycorp.com	Dec 30 2020 02:36:22	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Pittsburgh Water & Sewer Authority
cr	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:., M&T BANK, P.O. Box 840, Buffalo, NY 14240-0810
14157625	##+	Porania LLC, P. O. Box 11405, Memphis TN 38111-0405

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: nsha

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:**

Name	Email Address
Brett A. Solomon	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Richard C. Walters chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey S. Dunn	jefdun@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Terry A. Shulsky	on behalf of Plaintiff Wells Fargo Bank N.A. terry.shulsky@bipc.com donna.curcio@bipc.com;katherine.maloney@bipc.com

TOTAL: 9